



Approved for use through 04/30/2003. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
~~to a collection of information unless it displays a valid OMB control number.~~

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/848639
Filing Date	MAY 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	3628
Examiner Name	PEDRO KANOF
Attorney Docket Number	

RECEIVED

MAR - 2 2004


GROUP 3600

Total Number of Pages in This Submission

ENCLOSURES (Check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC)
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	REQUEST TO MAKE SPECIAL BASED ON INFRINGEMENT; DECLARATION
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	<input type="checkbox"/> Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	PLEASE FIND ATTACHED PAYMENT. REQUEST TO MAKE SPECIAL BASED ON EXISTENCE OF INFRINGEMENT, AND A DECLARATION IN SUPPORT OF REQUEST. PLEASE NOTIFY ME OF ANY PARTS MISSING THAT ARE REQUIRED FOR GRANTING <i>Fee transmittal - 1 page</i> <i>Petition - 1 page</i> <i>Declaration - 6 pages</i> <i>Supporting Attachments - Busafe - 2 pages</i> <i>ebay - 1 page</i> <i>paypal - 3 pages</i>	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	SHELTON E. HARRISON, JR.
Signature	
Date	FEB. 16, 2004

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: Feb. 17, 2004

Typed or printed	SHELTON E. HARRISON, JR.
------------------	--------------------------

Signature

Date _____

Feb. 17, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, Washington, DC 20231.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



FEE TRANSMITTAL for FY 2003

Effective 01/01/2003. Patent fees are subject to annual revision.

☒ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)
130.00

Complete if Known

Application Number 09/848639
Filing Date MAY 3, 2001
First Named Inventor SHELTON E. HARRISON
Examiner Name PEDRO KANOF
Art Unit 3628
Attorney Docket No.

GROUP 3600

MAR - 2 2004

RECEIVED

METHOD OF PAYMENT (check all that apply)

☒ Check ☐ Credit card ☐ Money Order ☐ Other ☐ None

☐ Deposit Account:

Deposit Account Number
Deposit Account Name

The Director is authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☐ Credit any overpayments
☐ Charge any additional fee(s) during the pendency of this application
☐ Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
1001 750	2001 375	Utility filing fee	
1002 330	2002 165	Design filing fee	
1003 520	2003 260	Plant filing fee	
1004 750	2004 375	Reissue filing fee	
1005 160	2005 80	Provisional filing fee	

SUBTOTAL (1) (\$)

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims	Extra Claims	Fee from below	Fee Paid
Independent Claims	-20** =	X	
Multiple Dependent	-3** =	X	

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
1202 18	2202 9	Claims in excess of 20
1201 84	2201 42	Independent claims in excess of 3
1203 280	2203 140	Multiple dependent claim, if not paid
1204 84	2204 42	** Reissue independent claims over original patent
1205 18	2205 9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$)

**or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1051 130	2051 65	Surcharge - late filing fee or oath	
1052 50	2052 25	Surcharge - late provisional filing fee or cover sheet	
1053 130	1053 130	Non-English specification	
1812 2,520	1812 2,520	For filing a request for <i>ex parte</i> reexamination	
1804 920*	1804 920*	Requesting publication of SIR prior to Examiner action	
1805 1,840*	1805 1,840*	Requesting publication of SIR after Examiner action	
1251 110	2251 55	Extension for reply within first month	
1252 410	2252 205	Extension for reply within second month	
1253 930	2253 465	Extension for reply within third month	
1254 1,450	2254 725	Extension for reply within fourth month	
1255 1,970	2255 985	Extension for reply within fifth month	
1401 320	2401 160	Notice of Appeal	
1402 320	2402 160	Filing a brief in support of an appeal	
1403 280	2403 140	Request for oral hearing	
1451 1,510	1451 1,510	Petition to institute a public use proceeding	
1452 110	2452 55	Petition to revive - unavoidable	
1453 1,300	2453 650	Petition to revive - unintentional	
1501 1,300	2501 650	Utility issue fee (or reissue)	
1502 470	2502 235	Design issue fee	
1503 630	2503 315	Plant issue fee	
1460 130	1460 130	Petitions to the Commissioner	
1807 50	1807 50	Processing fee under 37 CFR 1.17(q)	
1806 180	1806 180	Submission of Information Disclosure Stmt	
8021 40	8021 40	Recording each patent assignment per property (times number of properties)	
1809 750	2809 375	Filing a submission after final rejection (37 CFR 1.129(a))	
1810 750	2810 375	For each additional invention to be examined (37 CFR 1.129(b))	
1801 750	2801 375	Request for Continued Examination (RCE)	
1802 900	1802 900	Request for expedited examination of a design application	

Other fee (specify)

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)
130.00

SUBMITTED BY

Name (Print/Type) SHELTON E. HARRISON

Registration No.
(Attorney/Agent)

(Complete if applicable)

Telephone 310-500-5593

Signature

Date FEB. 16, 2004

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



#5 w
4-8-04

In the United States Patent and Trademark Office

Serial Number: 09/848639
Appn. Filed: May 3, 2001
Applicant(s): Shelton E. Harrison, Jr.
Appn. Title: Electronic Bond and Guaranty Process...
Examiner/GAU: Pedro Kanof, 3628

Mailed: Feb. 17, 2004
At: Los Angeles, CA

Petition to Make Special

Commissioner for Patents
Washington, District of Columbia 20231

Sir:

Applicant hereby respectfully petitions that the above application be made special under MPEP Sec. 708.02 for the following reason; attached is a declaration in support thereof:

- | | |
|---|---|
| I. <input type="checkbox"/> Manufacturer Available;* | VII. <input type="checkbox"/> Recombinant DNA Is Involved;* |
| II. <input checked="" type="checkbox"/> Infringement Exists;* | VIII. <input type="checkbox"/> Special Procedure: Search Was Made;* |
| III. <input type="checkbox"/> Applicant's Health Is Poor; | IX. <input type="checkbox"/> Superconductivity Is Advanced; |
| IV. <input type="checkbox"/> Applicant's Age Is 65 or Greater; | X. <input type="checkbox"/> Relates to HIV/AIDS or Cancer;* |
| V. <input type="checkbox"/> Environmental Quality Will Be Enhanced; | XI. <input type="checkbox"/> Counters Terrorism.* |
| VI. <input type="checkbox"/> Energy Savings Will Result; | |
- * ☒ Also attached, since reason I, II, VII, VIII, X or XI has been checked, is the \$ 130 .. Petition Fee pursuant to Rules 102 and 17(i).

Very respectfully,

Applicant(s): [Signature]

Attachment(s): Fee if indicated and supporting Declaration
Applicant(s): Shelton E. Harrison, Jr.

RECEIVED
MAR - 2 2004
GROUP 3600

c/o: 6643 Poplar Pike
Memphis, TN 38119
Telephone: 310-500-5593

02/26/2004 HUUONG1 00000003 09848639
01 FC:1460

Certificate of Mailing

I certify that this correspondence will be deposited with the United States Postal Service as first class mail with proper postage affixed in an envelope addressed to: "Commissioner for Patents, Washington, DC 20231" on the date below.

Date: 2004 [Signature] Feb. 17, 2004, Applicant





In the United States Patent and Trademark Office

Application number: 09/848639

Filing date: May 3, 2001

Applicant: Shelton E. Harrison, Jr.

Art Unit: 3628

Examiner: Pedro Kanof

RECEIVED

MAR - 2 2004

GROUP 3600

Mailed: Feb. 17, 2004

At: Los Angeles, California

Declaration in Support of Accompanying Petition to Make Special
Reason II - Infringement Exists

In support of the accompanying Petition to Make Special,
Applicant declares as follows:

1. I am the applicant of the above-identified patent application.
2. I have made a rigorous comparison of the claims of the above patent application with the methods and processes currently in use as described below and have found that the named infringers' specified electronic bond and payment services read on the claims of the above patent application as described below. Moreover, infringers' use of this technology is allowing them to gain market advantages that are making it more difficult to fund and launch our own service based on this technology.
3. INFRINGEMENT CASE 1: BuySafe, together with the Hartford Insurance Company, launched an Internet auction bonding service in 2003. This service reads on a number of the claims in the above patent application. For example, consider claim 32. The claim specifies a method for providing on-line bond or guaranty coverage comprising five steps, and each of those steps are in

use by the aforementioned BuySafe/Hartford insurance Company.
Namely:

- they are "providing an online site having a server operable to receive a bond or guarantee request;" [i.e., the site at www.buysafe.com and the server hosting said site]
- they are "receiving a bond or guarantee request from a first entity"; [i.e., an eBay user]
- they are then "processing the bond or guarantee request;" [i.e., evaluating the given request from an eBay user]
- they are then "issuing a bond or guarantee to the first entity in response to the bond request;" [i.e., issuing a www.buysafe.com bond underwritten by the Hartford] and
- they are "displaying a unique identifier to an online auction site [eBay] carrying the first entity's auction listing, the unique identifier evidencing that the first entity's auction listing is covered by a bond." [i.e., the Buysafe bond seal which is used in Internet auctions]

BuySafe/Hartford's Internet auction bonding practices also appear to read on claims 1, 5, 6, 7, 10, 11, 15, 22, 23, 27, 37 and others.

At the time the above patent application was filed, the disclosed process of bonding Internet auction users represented the first genuine alternative to Internet escrow services, such as i-escrow.com. Escrow services provided security to buyers but also added **days or weeks** to the transaction process, since the payment and goods sold were sent to a third-party intermediary, the escrow company.

Unlike escrow services, the present invention adds literally **no delay** to the exchange of goods and payment while providing the same level of security as an escrow approach. Such a marriage of

speed and security had never been seen in the Internet auction context prior to the present disclosure.

4. INFRINGEMENT CASE 2: eBay/PayPal, launched an "immediate payment" service in 2003 that infringes upon other claims. For instance, consider claim 65. This claim addresses what was, at the time this patent application was filed, a major breakthrough in the Internet auction industry: instantaneous and automatic payment the moment an auction closes.

Prior to the invention described in this patent application, auction payment service providers such as PayPal required anywhere from **days to weeks** between the close of the auction and the processing of payment, since payment arrangements had to be set up and approved individually by the seller and bidder.

By contrast, the instantaneous system disclosed in this patent application and summarized in part in claim 65 represented an advance that was **literally thousands of times faster** than the prior art in a typical transaction, truly "unexpected results."

PayPal together with its now-owner eBay, however, has recently introduced an "immediate payment" program, which causes payment processing to occur simultaneously with the closing of the auction. This program clearly reads on claim 65, namely:

- they are "providing a server operable to register a first entity, the first entity being an auction site bidder;" [i.e., an eBay bidder]
- they are "opening a deposit account specific to the first entity;" [i.e., a PayPal account]
- they are "providing a server operable to monitor the status of an Internet auction"; [i.e., integration of eBay auction closing time data]

-- and "at the close of the Internet auction," they are "providing funds from the first entity's deposit account to a second entity where the second entity is a seller on an Internet auction site and the first entity is the winning bidder." [i.e., wiring payment from the bidder's PayPal account to the seller's PayPal account at the time of the eBay auction close]

eBay/PayPal's "immediate payment" practice also appears to read on claims 56 and 64.

Effecting simultaneous auction closure and payment processing was only made possible by integration of a payment processing mechanism, a deposit account mechanism, and the Internet auction database, an invention first disclosed in the present patent application.

5. INFRINGEMENT CASE 3: PayPal/eBay has now launched a "Money Back Guarantee" program that also infringes on the claims of this invention. The infringer's guarantee is based on a database that receives experience ratings as reported by users, called a "feedback rating." This experience rating is used to determine whether or not sellers are eligible for the PayPal/eBay guarantee.

The user experience rating database as a tool for determining bond or guaranty worthiness in an Internet auction is clearly one of the key innovative features of the present invention, and is summarized in claim 46. The PayPal/eBay guarantee program reads on this claim, in that:

- they are "providing bond or guaranty coverage"
- "receiving from a first entity [i.e., eBay/PayPal user] a ... guaranty request"
- "providing an online site having a server operable to receive a... guaranty request"

-- "issuing a ... guaranty in response to a guaranty request"
and
-- "generating a unique identifier suitable to display on a
computer network evidencing to a second entity that a ... guaranty
is in effect with respect to transactions involving a first
entity"
-- and "processing the first entity's guaranty request, the
processing step comprising"
-- "creating a record in an Applications Database" and
-- "reviewing the guaranty request to assign risk worthiness
level based on first entity's experience ... rating."

PayPal, as shown in the attached supporting documents, is using a given eBay user's "feedback rating" as an experience rating to assign a risk worthiness level, namely, whether the user is worthy of a money back guaranty or not. Although we cannot tell from the outside what database structure PayPal/eBay uses internally, it is almost certain that they have some form of database that contains information on users being evaluated for potential eligibility for a guaranty coverage. Thus, this service therefore clearly infringes on claim 46.

6. Some industry leaders, including eBay, now wish to purchase or license the present patent application, recognizing that the technology disclosed therein represents a foundation for exponentially faster and safer Internet commerce than possible under the prior art. Meanwhile, seller fraud and bidder default ("deadbeat bidding") remain major problems for average Internet auction users: Internet auction fraud is the #1 Internet-related complaint to the FTC. Thus, industry-leading businesses and the general public of Internet citizens alike will be well-served by expediting examination of the present patent application so that full deployment of this technology can take place as soon as possible.

7. I am attaching to this declaration a print out of the relevant pages from the BuySafe/Hartford insurance Company web site and the eBay/PayPal web site clearly demonstrating the infringements enumerated above in progress at this time.

8. I further declare that all statements made herein of my own knowledge are true and that all statements made upon information and belief are believed to be true, and further that the statements were made with a knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of title 18 of the U.S.C., and that such willful false statements may jeopardize the validity of the application and any patent issuing therefrom.

Thank you for your consideration of this matter. Please contact me at the number below or by email to shel@epoet.com if you require any additional information or documentation to grant this petition.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Shelton E. Harrison, Jr.', with a long horizontal flourish extending to the right.

6225 Canterbury Drive #105
Culver City, California 90230
310-500-5593



Bid Safe. Buy Safe.

Verify BuySAFE Seal

View Your Bonds

Report A Problem Transaction

Secure Login

Contact Us

Home

What is buySAFE?

buySAFE for Online Auction Buyers

buySAFE for Online Auction Sellers

Company

FAQ

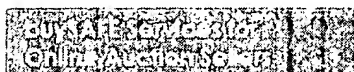
SPONSOR PROGRAM

Log

buySAFE for Online Auction

Sellers

Get ready for online success.



What it takes to become a Bonded Seller

Pricing

Business Tutorial

Apply Now and become a Bonded Seller

How The buySAFE with The Hartford Program Delive Peace of Mind and Protection

The Seal, The Bond and Problem Resolution

The buySAFE Seal – A Strong Signal of Credibility

To be eligible to display the buySAFE Seal, a seller must first pass a comprehensive qualification check. This state-of-the-art process verifies a seller's success as an online merchant as well as reputation, identity and financial stability. After passing this thorough examination process, a seller granted permission to use the buySAFE Seal on eBay item listings.

What does the buySAFE Seal mean to buyers?

It means they can buy with confidence knowing they are dealing with a seller who has passed a thorough background check. They are patronizing a responsible and trustworthy seller who deliver on promises and avoids creating problems.

Surety Bonds from The Hartford – One of the Highest Levels of Protection Available to Online Buyers

The buySAFE with The Hartford Program uses surety bonds, one of the most established and reliable methods of minimizing risk in business transactions. The way it works is simple. A surety bond is issued by a surety company and provides that, if the seller doesn't live up to his or her own terms of sale, the surety company will either replace the merchandise or refund the buyer's money and the seller is obligated by law to reimburse the surety company for all costs. For The buySAFE with The Hartford Program, the surety company is The Hartford Financial Services Group, one of America's largest financial services providers.

Using the latest developments in information technology, buySAFE with The Hartford is the first service that guarantees online commerce transactions with surety bonds. Using bonds issued by The Hartford, Bonded Sellers can significantly demonstrate to buyers that their transactions are among the safest on the Internet. As a result, Bonded Sellers have a distinct advantage that can translate into more bids, higher prices, and greater profitability.

To learn more about surety bonds, please visit our Bonding Tutorial.

Problem Resolution – Protecting Sellers From Buyer Fraud

The occasional customer problem or dispute is a fact of life for online merchants. Since all Bonded Sellers are experts in their businesses, buySAFE encourages buyers and sellers to first communicate with each other using email or phone in order to solve a problem. However, if a buyer and a seller problem cannot successfully resolve the problem, buySAFE offers resources to help.

buySAFE's problem transaction resolution service is a fast, free and easy way to help Bonded Sellers and buyers efficiently communicate and effectively solve problems. It has been specially designed to solve problems quickly while providing safeguards for both sellers and buyers. Rather than posting negative feedback, buyers can dialogue with sellers to resolve issues. Problem transaction resolution allows buySAFE to help protect buyers from seller fraud or default – a very rare occurrence for a Bonded Seller – while also helping protect sellers from buyer fraud.

Problem transaction resolution service highlights include: 1) clarifying the facts, 2) focusing the dialogue on finding a solution, 3) verifying the buyer's identity, and 4) requiring the buyer to provide

proof of loss. buySAFE's goals are to resolve a problem quickly, ensure the solution is fair and respects both the seller's and buyer's rights equally, and make the process as easy and painless as possible.

Be sure that it's buySAFE. Always look for www.buysafe.com in your browser address bar.



Join our mailing list

enter email address

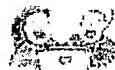


Print Notice





Help



eBay Help

[Help Topics](#)[A-Z Index](#)[Contact Us](#)

Related Links

[Learning Center](#)[eBay University](#)[Security Center](#)[About Customer Support](#)[Community Answer Center](#)

Search Help

[tips](#)

Requiring Immediate Payment: Overview

As a seller of an Auction-type Buy It Now listing, a fixed price (Buy It Now) listing, or a Stores listing, you have the option of requiring a buyer to pay immediately before that buyer can purchase your item. Specifically, the buyer must pay before the listing ends (unless it ends because the listing duration expired, because you ended the listing early, or because of other similar circumstances).

To require immediate payment from your buyer, you must:

- Specify a PayPal Premier or Business account when you list your item
- Specify a Buy It Now price no greater than \$2,000
- Specify shipping costs
- Ship to a buyer's confirmed PayPal shipping address (unless you change your PayPal profile so that you'll also ship to unconfirmed addresses)
- Be a seller in good standing

When a buyer clicks the Buy It Now button in your listing, he or she will be directed to pay immediately for the item via PayPal. Upon successfully completing the purchase, the listing will end and you will be directed to ship the item.

Note that if your listing is an auction-type listing that uses a Buy It Now option, that option will disappear if a bid comes in before someone purchases the item with Buy It Now. (If the listing has a reserve price, the bid must meet the reserve before the Buy It Now option disappears.) If the listing goes to auction, the buyer pays after the auction ends, using PayPal or other payment methods you've specified.

Learn more about:

- [Buy It Now](#)
- [Shipping requirements](#)
- [Upgrading your PayPal account](#)

If you have not found the information you are looking for, please ask a question.

[Announcements](#) | [Register](#) | [Shop eBay-o-rama](#) | [Security Center](#) | [Policies](#) | [Feedback Forum](#)
[About eBay](#) | [Home](#) | [My eBay](#) | [Site Map](#)

[Browse](#) | [Sell](#) | [Services](#) | [Search](#) | [Help](#) | [Community](#)
[Basics](#) | [Buyer Guide](#) | [Seller Guide](#) | [My Info](#) | [Billing](#) | [Rules & Safety](#)

Copyright © 1995-2004 eBay Inc. All Rights Reserved.
 Designated trademarks and brands are the property of their respective owners.





Welcome

Send Money

Request Money

Merchant Tools

Auction Tools

PayPal Buyer Protection



PayPal Buyer Protection [Learn more...](#)

PayPal Buyer Protection is offered to buyers in an effort to make our online trading community a safe and secure place. At PayPal, your security is our top priority. With PayPal Buyer Protection, buyers are eligible for up to \$500.00 USD of coverage at no additional cost, for tangible items purchased on eBay and paid for through PayPal.

To see if an item you're about to purchase is covered, look for the PayPal Buyer Protection icon in the Seller Information box on an eBay View Item page.

If you need to file a claim on an item you've purchased, please read through the requirements below. PayPal transactions can be covered by either PayPal Buyer Protection or the Buyer Complaint Process depending on certain requirements. PayPal will determine the appropriate coverage for your claim during the investigation process.

Buyers

PayPal helps you buy with confidence on eBay. When you use PayPal to pay for a qualified listing, PayPal Buyer Protection provides \$500.00 USD of additional coverage at no additional cost.

Make sure a listing is covered before you make your purchase. To find out, look for the PayPal Buyer Protection icon in the Seller Information box on an eBay View Item page. If your purchase is not covered by PayPal Buyer Protection, it will likely be covered by PayPal's Buyer Complaint Process.

PayPal Buyer Protection coverage is: \$500.00 USD. To see the equivalent coverage amount in your currency, [click here](#).

Before filing a claim we encourage you to **work directly with your seller** as most issues can be resolved through direct communication.

PayPal Buyer Protection covers:

- Items paid for with PayPal and paid to the seller's email address associated with the listing (to make sure you pay the correct email address, use the grey Pay Now button found when the listing closes on eBay)
- Items not received at all or received significantly different than what was described in the listing
- Items purchased on eBay - when paying for your item, make sure you select eBay Items as your Payment Type
- Tangible items (physical goods that are shipped to you) only. Services and intangible items are not covered

Limitations:

- You may only file one claim per PayPal payment

- Claims must be filed within 30 days of the PayPal payment
- Does not cover cases where you are disappointed with the item you have received
- You are limited to two PayPal Buyer Protection refunds per calendar year. If this limit is exceeded, there is no guarantee for full recovery. You will be awarded only what can be recovered from the seller. However, it is possible that the claim can be resolved through the Buyer Complaint Process.
- You must be willing to provide information during the investigation process. If we cannot obtain the necessary information the case may be cancelled without a refund.

Sellers

PayPal helps your buyers feel more confident when purchasing on eBay. When your buyers see the PayPal Buyer Protection icon on your eBay listings, they know their purchases are covered up to \$500.00 USD at no additional cost. With this additional protection, buyer confidence grows. Confident buyers will frequently return to you to make their purchases.

How to become eligible for PayPal Buyer Protection:

- You have received 50 or more eBay feedback comments
- At least 98% of your eBay feedback is positive
- You are a Verified member of PayPal
- You use a Premier or Business PayPal account to accept payments
- You have a U.S., U.K., or Canadian PayPal account
- Your PayPal account is in good standing

Additional requirements:

- You must select PayPal as an accepted payment option on eBay's Sell Your Item form or when using bulk listing tools such as Turbo Lister or Seller's Assistant
- The item must be listed on ebay.com, ebay.co.uk, or ebay.ca
- The item must be tangible (physical goods that are shipped)
- You must receive payment to the PayPal account that made the listing eligible to offer PayPal Buyer Protection

Here are some tips to help you prevent claims from being filed against your merchandise:

- Use a shipping service that can be tracked online. This will help prove delivery if the need should arise.
- Provide original photos of the actual item you are selling. Photos of similar items or photos taken from other websites may not be considered during the claim investigation process.
- Fully describe the condition and features of your item(s). Include as much information as possible, and be clear and upfront when describing the current condition of the item.
- Talk to your buyer during the transaction process. Open communication can prevent claims from being filed.

For specific terms and conditions please review the PayPal Buyer Protection Policy in our User Agreement

You must log in before you File a Claim

[About](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Security Center](#) | [User Agreement](#) | [Developers](#) | [Referrals](#) | [Shops](#) |
Mass Pay

an eBay Company

Copyright © 1999-2004 PayPal. All rights reserved.
[Information about FDIC pass-through insurance](#)

CERTIFICATE OF MAILING

I hereby certify that the following documents are being deposited with the U. S. Postal Service as first class mail with sufficient postage and addressed to: Mail Stop: Petition to Make Special, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313 on this day, Feb. 17, 2004.

"ELECTRONIC BOND & GUARANTY PROCESS AND BUSINESS METHOD"

Inventor: Shelton E. Harrison, Jr., et al.

Application #: 09/848639

Filing Date: 5/3/2001

Examiner/Art Unit: Pedro Kanof/3628

Contents of the mailing:

1. Transmittal form (1 page)
2. Fee Transmittal (1 page)
3. Check for fee: \$ 130.00
4. Petition to Make Special (5 pages)
5. Declaration in Support of Petition (6 pages)
6. Supporting Attachment: BuySafe.com printout (2 pages)
7. Supporting Attachment: eBay.com printout (1 page)
8. Supporting Attachment: PayPal.com printout (3 pages)
9. Return Receipt Postcard
10. Certificate of Mailing

Signed: _____

Shelton E. Harrison, Jr.

Feb. 17, 2004
date